

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James Karnes
Lorrie Karnes
Debtors

Case No. 20-01334-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 37

Date Rcvd: Aug 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2020.

db/jdb
5321983 +James Karnes, Lorrie Karnes, 326 Austin Trail, Orangeville, PA 17859-9219
5321984 +Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040
5321985 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5334065 +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413
5321986 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5321996 +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citicard, Citicorp Credit Services; Attn: Centrali, Po Box 20507, Kansas City, MO 64195)
5337660 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5321993 +Citibank/Sears, Citicorp Cr Svcs/Centralized Bk Dept, Po Box 790034, St Louis, MO 63179-0034
5321994 +Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5321995 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5322001 +Comenity/Wyndham, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5322003 +First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701
5322012 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
5329342 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
5322008 +Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
5322010 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982
5322014 +Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401-8819
5322015 +Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429
5322026 +Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
5322027 +Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5321989 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 20 2020 20:02:51 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5321998 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Aug 20 2020 19:49:25 Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
5321999 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 20 2020 19:49:34 Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5322000 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 20 2020 19:49:34 Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5322006 E-mail/Text: bankruptcy@fult.com Aug 20 2020 19:50:04 Fnb Danville, 354 Mill St, Danville, PA 17821
5322007 +E-mail/Text: bankruptcy@huntington.com Aug 20 2020 19:49:39 Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
5321991 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 20 2020 20:02:50 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5340275 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 20 2020 20:03:21 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5337659 E-mail/Text: bnc-quantum@quantum3group.com Aug 20 2020 19:49:35 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5322017 +E-mail/PDF: gecsed@recoverycorp.com Aug 20 2020 20:03:10 Synch/Home Design Floor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5322019 +E-mail/PDF: gecsed@recoverycorp.com Aug 20 2020 20:03:09 Synch/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5322016 +E-mail/PDF: gecsed@recoverycorp.com Aug 20 2020 20:02:51 Synch/country Home Pro, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5322018 +E-mail/PDF: gecsed@recoverycorp.com Aug 20 2020 20:03:10 Synch/home Design-hi-p, C/o Po Box 965036, Orlando, FL 32896-0001
5322020 +E-mail/PDF: gecsed@recoverycorp.com Aug 20 2020 20:03:10 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064
5322023 +E-mail/PDF: gecsed@recoverycorp.com Aug 20 2020 20:02:30 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5322028 E-mail/Text: bankruptcydept@wyn.com Aug 20 2020 19:49:52 Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5321987* +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5321988* +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5321997* +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citicorp, Citicorp/ Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195)
5321990* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5322002* +Comenity/Wyndham, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

***** BYPASSED RECIPIENTS (continued) *****

5322004* +First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701
 5322005* +First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701
 5321992* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
 MONROE LA 71203-4774
 (address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850)
 5322013* +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
 5322009* +Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
 5322011* +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 5322021* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064
 5322022* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064
 5322024* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 5322025* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 5322029* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001
 (address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940,
 Las Vegas, NV 89193)
 5322030* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001
 (address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940,
 Las Vegas, NV 89193)
 5322031* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001
 (address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940,
 Las Vegas, NV 89193)
 5322032* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001
 (address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940,
 Las Vegas, NV 89193)

TOTALS: 0, * 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
 James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgrouper@kmlawgroup.com
 Michael J McCrystal on behalf of Debtor 1 James Karnes mccrystallaw@gmail.com,
 sueparalegal@gmail.com
 Michael J McCrystal on behalf of Debtor 2 Lorrie Karnes mccrystallaw@gmail.com,
 sueparalegal@gmail.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES KARNES

Debtor 1

LORRIE KARNES

Debtor 2

Chapter: 13

Case No.: 5-20-bk-01334 RNO

ORDER DISMISSING CASE

It appearing that the above named Debtors have failed to file the documents listed below, required pursuant to 11 U.S.C. §521 and Bankruptcy Rule 1007:

Employee Income Records or Certificate of No Payment Advices

Chapter 13 Plan

IT IS HEREBY, ORDERED that the case of the above named Debtors be and is hereby dismissed. The Trustee hereby is discharged from further responsibility in this case, and it is further

ORDERED that all pending actions in this case are hereby dismissed.

Dated: August 19, 2020

By the Court,



Robert N. Opel, II, Bankruptcy Judge (BI)